

RICHARD L. McNELLIE
WILLIAM T. RINI
HERBERT J. KRAMER
PHYLLIS A. ULRICH
JAMES L. SASSANO

CARLISLE
McNELLIE
RINI
KRAMER
& ULRICH

GERALD K. CARLISLE - RETIRED

ERIC T. DEIGHTON
AMY M. BLYTHE
RICHARD J. FEUERMAN
GEORGE J. ANNOS
CHRISTOPHER P. KENNEDY
C. SCOTT CASTERLINE
BRADLEY P. TOMAN
FREDERICK J. JAHN
NICHOLAS J. CARDINAL
ROBERT D. ROSS
WILLIAM L. COSTELLO

October 24, 2013

VIA CERTIFIED U.S. MAIL

Angela P. Robinson
2601 Natchez Ave.
Cleveland, Ohio 44109

RE: Mortgage Loan with NPR CAPITAL, L.L.C. (HEREINAFTER "NPR
CAPITAL") ASSIGNED FROM SOUTHSTAR FUNDING, L.L.C.
Loan No: 140000188
Our File No: F13-4526

Dear Ms. Robinson :

Please be advised the undersigned has been retained by NPR CAPITAL in connection with a certain Note and Mortgage which you executed in favor of SOUTHSTAR FUNDING, L.L.C. on or about December 28, 2005.

You are in default under the terms of said Note and Mortgage because you have failed to make the monthly payments required by the terms thereof. You may cure this default by paying the arrearages now due of \$12,631.61. If payment is made on or after November 1, 2013, you must include the monthly payment due for November, 2013 of \$210.79 (\$12,842.40). Please submit your payment to NPR CAPITAL, 600 W. Germantown Pike, Plymouth Meeting, Pa 19462 Attn; Suzie Adgate. However, if the default is not cured by payment of the amount demanded herein on or before November 24, 2013 the loan will be accelerated and the entire amount thereof will become immediately due and payable without further notice or demand. Upon such acceleration, judicial foreclosure proceedings may be filed against you by NPR CAPITAL, which may result in the sale of the property commonly known as: 2601 Natchez Ave., Cleveland, Ohio 44109 and more specifically described in said Mortgage. Notwithstanding such acceleration, you still have the opportunity to reinstate the loan at any time prior to Judgment being rendered in such foreclosure action enforcing the Mortgage. However, reinstatement will only be allowed in strict compliance with the terms of the Mortgage.

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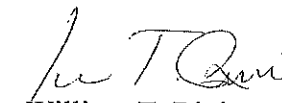
If your debt has been discharged by virtue of a Chapter 7 Bankruptcy, no demand is being made for payment and the purpose of this letter is merely to advise of the pending liquidation of the loan.

Finally, be advised that should foreclosure proceedings be filed by NPR CAPITAL you have the right to assert therein the non-existence of a default or any other defense that you may have to acceleration and/or foreclosure.

Should you have any questions concerning this notice, please consult your legal counsel.

Very truly yours,

CARLISLE, McNELLIE, RINI,
KRAMER & ULRICH


William T. Rini

WTR/nmg
Enclosures

Cc: NPR CAPITAL
Attn: Alberto Artasanchez
Suzie Adgate

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

**NOTICE UNDER THE
FAIR DEBT COLLECTION
PRACTICES ACT, (the Act),
15 U.S.C. Section 1692 As Amended**

1. As of November 15, 2013, the amount owed is \$35,255.36. Because of interest, and other charges that may vary from day to day, the amount due on the day you pay may be greater or lesser. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (216) 360-7200.
2. NPR CAPITAL, L.L.C. , is the creditor to whom the debt is owed.
3. The debt described herein will be assumed to be valid by the Creditor's law firm, unless the debtor, within thirty (30) days after the receipt of this notice, disputes, in writing, the validity of the debt or some portion thereof.
4. If the debtor notifies the Creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the Creditor's law firm will obtain a verification of the debt and a copy of the verification will be mailed to the debtor by the Creditor's law firm.
5. If NPR CAPITAL, L.L.C. is not the original creditor, and if the debtor makes a written request to the creditor's law firm within thirty (30) days from the receipt of this notice, the name and address of the original creditor(s) will be mailed to the debtor by the Creditor's law firm.
6. Written requests should be addressed to Carlisle, McNellie, Rini, Kramer & Ulrich Co., L.P.A., 24755 Chagrin Boulevard, Suite 200, Cleveland, Ohio 44122. **** This law firm is attempting to collect the debt on behalf of the creditor and any information obtained will be used for that purpose.****